

BUREAU OF LABOR STATISTICS
OFFICE OF WAGES AND INDUSTRIAL RELATIONS
DIVISION OF OCCUPATIONAL PAY AND EMPLOYEE BENEFIT LEVELS

EMPLOYEE BENEFITS SURVEY
DEFINED CONTRIBUTION CODING MANUAL

1986

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DEFINED CONTRIBUTION CODING MANUAL

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GENERAL CODING INSTRUCTIONS

A. For all questions, code the answer as if the majority of workers are age 43, have 15 years of service and have annual earnings as follows, based on occupational class: Professional and Administrative only - \$40,700; Technical and Clerical only - \$18,700; Production only - \$16,500; all salaried - \$29,800; and all classes - \$23,200. Check remarks and describe exceptions on a 3 x 5 card.

B. In rounding use the following set of rules:

1. When the dropped digit is more than five, the preceding digit should be increased by one;
2. When the dropped digit is less than five, the preceding digit should not be changed;
3. When the dropped digit is five, the preceding digit should be increased by one if it is an odd number but should not be changed if it is an even number.

When provisions must be answered in months, years, etc., code answers to the nearest unit. (1 month = 4.345 weeks)

C. If the answer to the question is not listed, check the space by "Other" and describe it on a 3 x 5 card.

D. Unless otherwise indicated, only one of the possible answers listed under a question (other than "Remarks") should be checked. The instruction "check appropriate spaces" will be given when more than one of the answers may be checked.

E. Always fill in all blank spaces in the answer(s) checked.

- F. Unless otherwise specified, round percent to nearest whole percent and round dollar amounts to nearest cent.
- G. If the answer to a question varies by age, sex, etc., unless otherwise indicated, answer the question by checking the space by the answer applicable to the majority of workers. Also, check the space by "Remarks" and on a 3 x 5 card identify the minority group and the provision applicable to this group.
- H. All employee contribution questions relate to the monthly contribution. If the rates being analyzed relate to any other time period (weekly, bi-weekly, quarterly, etc.) convert to month(s), check space by "Remarks" and describe exact provision on a 3 x 5 card. For example, a weekly contribution rate should be multiplied by 4.345 to obtain its monthly equivalent.
- I. In questions that apply, do not put in a zero to the left of the decimal when the answer does not require any digits to the left of the decimal. Example: 25¢ would be coded as .25. All digits must be filled into the right of the decimal, even if they are zeroes.

PLAN IDENTIFICATION

000
1-3

EIN : _____
4-12

PN : _____
13-15

Benefit Area : 05 (Retirement and Capital Accumulation)
16-17

Plan Sequence Number : 6
18-19

Date Originally Analyzed : Year 20-21 /Month 22-23 /Day 24-25

Analyst's Initials : _____
26-28

Verifier's Initials : _____
29-31

_____ Action code
32

005
1-3

BLS Name of Plan : _____
20-59

Official Name of Plan : _____
60-129

_____ Action code
130

010 Date of the latest OWIR review and updating action on this plan:
1-3 (Leave blank if this is an original analysis)

Date: Year 20-21 / Month 22-23 / Day 24-25

26 Action code

020 Are there related plans? That is, do other plans provide benefits within
1-3 the same benefit area that are additional or supplemental to those provides
in this plan?

20 No (SKIP TO QUESTION 030.)

21 Yes (provide details below)

If there are other filings, identify the plan(s) and describe the type of relationship by inserting one of the following codes in "Type: ____":

1. Basic and described in a separate coding manual.
2. Supplemental and described in a separate coding manual.
3. Additive and included in this coding manual.

If codes 1 or 2 apply, include Benefit Area code and Plan Sequence Number in order to identify the separate coding manual.

A.	EIN:	<u>23-31</u>	PN:	<u>32-34</u>	BA:	<u>35-36</u>	PSN:	<u>37-38</u>	Type:	<u>39</u>
22										
B.	EIN:	<u>41-49</u>	PN:	<u>50-52</u>	BA:	<u>53-54</u>	PSN:	<u>55-56</u>	Type:	<u>57</u>
40										
C.	EIN:	<u>59-67</u>	PN:	<u>68-70</u>	BA:	<u>71-72</u>	PSN:	<u>73-74</u>	Type:	<u>75</u>
58										
D.	EIN:	<u>77-85</u>	PN:	<u>86-88</u>	BA:	<u>89-90</u>	PSN:	<u>91-92</u>	Type:	<u>93</u>
76										
E.	EIN:	<u>95-103</u>	PN:	<u>104-106</u>	BA:	<u>107-108</u>	PSN:	<u>109-110</u>	Type:	<u>111</u>
94										

112 Action code

OFFICIAL IDENTIFICATION

030 What is the identity of the plan sponsor?
1-3

Sponsor's Name: _____

20-79

80 Action code

What is the identity and location of the plan contact?

Contact's Name: _____
20-49

Title: _____
50-89

City: _____
90-109

State: _____
110-111

Telephone Number: Area Code _____ - _____ - _____
112-114 115-117 118-121

122 Action code

SOURCE OF PLAN PROVISIONS

060 What is source and effective date of latest plan provisions (or latest
1-3 amendment) analyzed?

Booklet from field
20

ERISA file
21

Telephone
22

3111
23

Booklet from telephone contact
24

HMO file
25

Other
26

Date: Year 27-28 / Month 29-30

Check if date is unknown 31

Action code
32

070 What is the effective date and content of later amendment(s) contained in
1-3 the source material?

A. Year 20-21 / Month 22-23 / Provision 24-73

B. Year 74-75 / Month 76-77 / Provision 78-127

Action code
128

PLAN CHARACTERISTICS

080 What type of employer entity is the sponsor or co-sponsor of this plan?
1-3

20 Single employer (includes subsidiary company)

21 Multi-employer (employer contributes to trust fund on behalf of union members)

22 Employer association (small employers banded together, such as New York Automotive Dealers Association)

23 Government or state-administered (including temporary disability plans)

24 Railroad Retirement Board

25 Other

26 Remarks

27 Not determinable

28 Not applicable

29 Action Code

090 1-3 Indicate whether or not any of the participants are in this plan as the result of a collective bargaining agreement.

20 Yes, participation for all members.

21 Yes, participation for some members.

22 No, participation does not result from an agreement.

23 Remarks

24 Not determinable

25 Not applicable

26 Action code

PLAN PARTICIPATION REQUIREMENTS

100 At what age, and after how many months from the start of employment, does
1-3 the employee begin participation in this plan? Check appropriate spaces.
 If there are alternative requirements, code first the one applying to the
 earlier aged employee.

Record the minimum period of service required, including the administra-
 tive lag. If participation requirements are in the form of hours, divide
 the number of hours by 173.6 to convert to months. If the only requirement
 to join the plan is something other than age or service, check no
requirements, check remarks and describe on a 3 x 5 card.

20 No requirements (immediate participation)

21 Age: 22-23 Service: 24-26 months

OR

27 Age: 28-29 Service: 30-32 months

33 Closed to new employees; plan covers employees hired before 19 34-35

36 Other

37 Remarks

38 Not determinable

39 Not applicable

40 Action code

DEFINED CONTRIBUTION QUESTIONS705
1-3Which type of defined contribution plan is this?
Check first column only.

#1	#2	#3	
<u>20</u>	<u>21</u>	<u>22</u>	Money purchase pension (includes target benefit plans)
<u>23</u>	<u>24</u>	<u>25</u>	Profit sharing-some or all profits are deferred
<u>26</u>	<u>27</u>	<u>28</u>	Profit sharing-100% cash distribution of profits
<u>29</u>	<u>30</u>	<u>31</u>	Savings or thrift
			Stock plan:
			Stock bonus
<u>32</u>	<u>33</u>	<u>34</u>	
<u>35</u>	<u>36</u>	<u>37</u>	ESOP
<u>38</u>	<u>39</u>	<u>40</u>	PAYSOP (Payroll-based Employee Stock Ownership Plan)
<u>41</u>	<u>42</u>	<u>43</u>	Stock option (END OF CODING)
<u>44</u>	<u>45</u>	<u>46</u>	Stock purchase (END OF CODING)
<u>47</u>			Other
<u>48</u>			Remarks
<u>49</u>			Not determinable
<u>50</u>			Not applicable
<u>51</u>			Action code

BASIC EMPLOYEE CONTRIBUTIONS

710
1-3

Before the employer makes any contributions, are employee contributions required?

20 No (SKIP TO QUESTION 730)

21 Yes

22 Other

23 Remarks

24 Not determinable

25 Not applicable

26 Action code

715
1-3

How are basic contributions determined?

All contributions to a thrift/savings plan, whether matched or unmatched, should be coded here. Earnings should be converted to monthly amounts.

20 Fixed percent of earnings $\frac{\text{.}}{\text{21-24}}\%$

25 Range of contributions:

Minimum of \$ $\frac{\text{.}}{\text{26-28}}$ monthly or $\frac{\text{.}}{\text{29-32}}\%$ of earnings:

Maximum of \$ $\frac{\text{.}}{\text{33-36}}$ monthly or $\frac{\text{.}}{\text{37-40}}\%$ of earnings

41 Check if maximum varies by length of service, age, or both (CODE THE HIGHEST DOLLAR AMOUNT OR PERCENTAGE POSSIBLE)

42 Unspecified amount up to IRA limit

43 $\frac{\text{.}}{\text{44-47}}\%$ of monthly earnings up to \$ $\frac{\text{.}}{\text{48-52}}$;

$\frac{\text{.}}{\text{53-56}}\%$ of excess

57 Other

58 Remarks

59 Not determinable

60 Not applicable

61 Action code

720
1-3

Does the plan permit employees to choose investment options for basic employee contributions?

20 No

21 Yes

22 Yes, after 23-24 years of service

25 Other

26 Remarks

27 Not determinable

28 Not applicable

29 Action code

725
1-3

If "yes" was checked in the previous question, what are the employee's investment options? If "no" was checked, what are the employer's investment options? Check appropriate spaces.

- 20 Company stock
- 21 Common stock fund (equity fund), may include securities convertible to stocks
- 22 Fixed interest bearing securities (corporate bonds or income fund)
- 23 Diversified investments - mix of stocks and bonds
- 24 U.S. Government securities (including savings bonds)
- 25 Guaranteed investment contract with insurance companies -
guaranteed return is 26-28 % (code percentage in tenths, leave blank if not determinable)
- 29 Money market funds
- 30 Life insurance policy
- 31 Savings account or credit union
- 32 Mortgages
- 33 Real estate
- 34 Other
- 35 Remarks
- 36 Not determinable
- 37 Not applicable
- 38 Action code

EMPLOYER CONTRIBUTIONS730
1-3

What is the employer's contribution to the plan?
Check appropriate spaces.

NOTE: The 1984 Tax Act freezes PAYSOP tax credit at 0.5% of payroll,
not 0.75% .

20 Fixed percent of employee's earnings -- 21-24 %

25 Fixed percent of employer's payroll -- 26-29 %

30 Fixed percent of employee's earnings -- 31-34 % minus employer's
social security tax

35 36-39 % of employee earnings up to \$ 40-44 monthly

45-48 % of excess

49 50-53 % of employee earnings up to social security wage
base, 54-57 % of excess

58 Savings or thrift plan -- employer matches basic employee
contributions up to first 59-61 % of earnings (code percentage in
tenths); matching percentage is -- (check one)

62 Check if maximum (which can be matched) varied by length
of service, age, or both (CODE THE HIGHEST PERCENTAGE POSSIBLE)

63 64-66 % of savings

67 68-70 % to 71-73 %, varying by service

74 75-77 % to 78-80 %, depending upon level of contributions

81 82-84 % to 85-87 %, depending on how employee contributions
are invested

88 89-91 % to 92-94 %, varying by profit level

(Do not code as zero percent)

95 Contribution based on profits, not matching employee contributions

96 Fixed percent of profits -- 97-100 %

101 Percent of profits, varying by profit level:

Minimum 102-105 %; maximum 106-109 %

110 No predetermined formula for sharing profits

111 Another formula based on profits

112 Other

113 Remarks

114 Not determinable (including ESOPs)

115 Not applicable

116 Action code

735
1-3

What limitations exist on employer contributions? Ignore Internal Revenue Code limits.

20 None

21 \$ 22-25 a month

26 No contributions on employee's monthly earnings in excess of \$ 27-31

32 Employer and employee contributions cannot exceed 33-34 % of employee's earnings

35 Contributions reduced by amount made to another plan

36 Other

37 Remarks

38 Not determinable

39 Not applicable

40 Action code

740
1-3

What is the formula for allocating employer contributions to participants in a profit sharing plan, ESOP, or PAYSOP?

- 20 Shares distributed equally to all participants
- 21 Share determined by participant's total earnings as a percent of total payroll
- 22 Share determined by participant's earnings, in excess of total compensation of \$ 23-27 annually, as a percent of total compensation in excess of that amount
- 28 Share determined by participant's earnings, up to \$ 29-34 annually, as a percent of total payroll up to that amount for all participants
- 35 Share determined by participant's contribution as a percent of total contributions
- 36 Based on earnings and service
- 37 Based on earnings and performance of staff or unit
- 38 Other formula based on earnings which is integrated with Social Security contributions or tax base
- 39 Other
- 40 Remarks
- 41 Not determinable
- 42 Not applicable (not a profit-sharing, ESOP, or PAYSOP)
(SKIP TO QUESTION 750)
- 43 Action code

745
1-3

What percent of distributed profits does the employee receive or elect to receive in cash (or transfer to a reimbursement allowance)?

20 None, all disbursements deferred

21 100% - all profits are received in cash (END OF CODING)

22 23-24 % is received as cash

25 Portion paid in cash is at option of employee: minimum

26-27 %; maximum 28-30 %

31 Other

32 Remarks

33 Not determinable

34 Not applicable (Not a profit sharing plan)

35 Action code

750
1-3

Does the plan permit employees to choose investment options for employer contributions?

20 No

21 Yes

22 Yes, after 23-24 years of service

25 Other

26 Remarks

27 Not determinable

28 Not applicable

29 Action code

755
1-3

If "yes" was checked in the previous question, what are the employee's investment options? If "no" was checked, what are the employer's investment options? Check appropriate spaces.

20 Company stock (check if employer contributions are made in the form of company stock)

21 Common stock fund (equity fund), may include securities convertible to stock

22 Fixed interest bearing securities (corporate bonds or income fund)

23 Diversified investments - mix of stocks and bonds

24 U.S. Government securities (including savings bonds)

25 Guaranteed investment contract with insurance companies -
guaranteed return is 26-28 % (code percentage in tenths, leave blank if not determinable)

29 Money market funds

30 Life insurance policy

31 Savings account or credit union

32 Mortgages

33 Real estate

34 Other

35 Remarks

36 Not determinable

37 Not applicable

38 Action code

757
1-3

Does the plan provide for immediate distribution of employer contributions? (If yes, complete amount section below.)
Check appropriate spaces.

20 No

21 Yes, automatic distribution after funds have been in account
22-23 months

24 Yes, at employee option after funds have been in account 25-26 months

Amount available for distribution:

27 Full amount of employer contribution (END OF CODING)

28 29-30 % of employer contribution

31 Other

32 Remarks

33 Not determinable

34 Not applicable

35 Action code

VOLUNTARY EMPLOYEE CONTRIBUTIONS

760
1-3

Is the employee permitted to make voluntary contributions to the plan? FOR THRIFT/SAVINGS PLANS, ALL CONTRIBUTIONS SHOULD HAVE BEEN DESCRIBED IN QUESTIONS 710-725

20 No (SKIP TO QUESTION 780)

21 Yes

22 Other

23 Remarks

24 Not determinable

25 Not applicable

26 Action code

NOTE: If the employer matches voluntary contributions, this should be regarded as a separate and supplemental plan.

765
1-3

How are voluntary contributions determined?

20 Fixed percent of earnings $\frac{\quad}{21-24}$ %

25 Range of contributions (Convert Annual Dollar Limits):

Minimum of \$ $\frac{\quad}{26-28}$ monthly or $\frac{\quad}{29-32}$ % of earnings

Maximum of \$ $\frac{\quad}{33-36}$ monthly or $\frac{\quad}{37-40}$ % of earnings

41 Check if maximum varies by length of service, age, or both
(Code the highest dollar amount or percentage possible)

42 Unspecified amount up to IRA limit

43 $\frac{\quad}{44-47}$ % of monthly earnings up to \$ $\frac{\quad}{48-52}$; $\frac{\quad}{53-56}$ % of excess

57 Other

58 Remarks

59 Not determinable

60 Not applicable

61 Action code

770
1-3

Does the plan permit employees to choose investment options for voluntary contributions?

20 No

21 Yes

22 Yes, after 23-24 years of service

25 Other

26 Remarks

27 Not determinable

28 Not applicable

29 Action code

775
1-3

If "yes" was checked in the previous question, what are the employee's investment options? If "no" was checked, what are the employer's investment options? CHECK APPROPRIATE SPACES.

20	Company stock
21	Common stock fund (equity fund), may include securities convertible to stocks
22	Fixed interest bearing securities (corporate bonds or income fund)
23	Diversified investments - mix of stocks and bonds
24	U.S. Government securities (including savings bonds)
25	Guaranteed investment contract with insurance companies - guaranteed return is $\frac{\quad}{26-28}$ % (code percentage in tenths, leave blank if not determinable)
29	Money market funds
30	Life insurance policy
31	Savings account or credit union
32	Mortgages
33	Real estate
34	Other
35	Remarks
36	Not determinable
37	Not applicable
38	Action code

SALARY REDUCTION BASIS

780
1-3

How much of pay can employees defer on a pre-tax basis and invest in this plan?

20 None

21 All

22 Contributions up to 23-24 % of earnings

25 At option of employee, up to 26-27 % of earnings

28 Initial contributions up to 29-30 %; at option, up to 31-32 % of earnings

33 Other

34 Remarks

35 Not determinable

36 Not applicable - plan is noncontributory

37 Action code

VESTED RIGHTS TO
EMPLOYER CONTRIBUTIONS

785
1-3

What is the vesting schedule when an employee leaves the plan prior to retirement? Check appropriate spaces. Code "0" when minimum age, service, or age and service requirement is none. Round percentages to nearest percent, unless otherwise specified.

20 100% vesting with no requirements (immediate full vesting)

* Deferred full vesting:

<u>21</u>	100% when	<u>AGE</u> =	<u>SERVICE</u> =	<u>AGE AND SERVICE</u> =
	(1)	<u>22-23</u>	<u>24-25</u>	<u>26-27</u>
	or (2)	<u>28-29</u>	<u>30-31</u>	<u>32-33</u>

* Graded vesting:

34 25% at any age after 5 years service
5% each of next 5 years
10% each of next 5 years

35 40% at any age after 4 years service
5% each of next 2 years
10% each of next 5 years

36 50% at any age after 5 years, when age and service equals 45, or 50% at any age after 10 years. Thereafter, the vested percentage increases 10% each of next 5 years.

37 Other graded vesting:

<u>38-39</u>	% when	<u>AGE</u> =	<u>SERVICE</u> =	<u>AGE AND SERVICE</u> =
	(1)	<u>40-41</u>	<u>42-43</u>	<u>44-45</u>
	or (2)	<u>46-47</u>	<u>48-49</u>	<u>50-51</u>

Thereafter vested percentage increases (either):

52 53-54 % each of next 55-56 years

57-58 % each of next 59-60 years

61-62 % each of next 63-64 years

65-66 % each of next 67-68 years

or 69 70-71 % for each 72 point increase in sum of age and service

Class year vesting:

73 100% vested 74-75 years after year

employer contributions are made

76 % vested 77-78 years after year 79-80

employer contributions are made;

thereafter, vested percentage increases

81-82 % for each each of next 83-84 years;

85-86 % for each of next 87-88 years.

89 Other

90 Remarks

91 Not determinable

92 Not applicable

93 Action code

- * When service before age 18 is not credited toward vesting requirements, a minimum age requirement should appear in the vesting schedule when columns 21 or 37 are checked. Graded vesting schedules in columns 34, 35, or 36 may be checked in this circumstance, but the age requirement should be noted in "Remarks." If plan materials appear complete, assume all service is credited when no provision is found.

WITHDRAWAL OF FUNDS790
1-3

Is the employee permitted to withdraw funds accumulated from vested employer contributions prior to retirement, death, disability, or termination of employment? If yes, when and under what circumstances is this permitted? Check appropriate spaces.

20 No, withdrawals are not permitted (SKIP TO QUESTION 805)

Yes, withdrawals are permitted:

21 At any time

22 After age 23-24, with 25-26 years service

27 After funds have been in account for 28-30 months

31 Once every 32-34 months

35 Only once during lifetime

Emergency withdrawals are permitted due to:

36 Purchase of home

37 Education of immediate family member

38 Illness or death in family

39 Sudden uninsured loss

40 Layoff or curtailment of family income

41 Plant shutdown

42 Home repair

43 Other emergencies

44 Any reason

45 Other

46 Remarks

47 Not determinable

48 Not applicable

49 Action code

795
1-3

What are the maximum and minimum amounts which may be withdrawn?

20 No maximum, full withdrawal permitted

21 No minimum specified in plan

22 Withdrawal range:

Maximum of \$ 23-27 or 28-29 % of account

Minimum of \$ 30-34 or 35-36 % of account

37 Other (partial withdrawal)

38 Remarks

39 Not determinable

40 Not applicable

41 Action code

When employees withdraw monies from employer-funded portions of their accounts, are there any penalties? Check appropriate spaces.

20 No penalties

21 Yes, both employer and employee contributions
are suspended for months
22-23

24 Yes, length of suspension varies--employer
contributions suspended for months;
25-26

employee contributions suspended for months
27-28

29 Yes, length of suspension varies by percent
of account withdrawn--maximum of months
30-31

32 Yes, full or partial loss of non-vested employer contributions

33 Other

34 Remarks

35 Not determinable

36 Not applicable

37 Action code

LOANS

805
1-3

Is the employee permitted to borrow funds accumulated from vested employer contributions prior to retirement, death, disability, or termination of employment? If yes, when and under what circumstances is this permitted? Check appropriate spaces.

20 No, loans are not permitted (SKIP TO QUESTION 820)

Yes, loans are permitted:

21 At any time

22 After age 23-24, with 25-26 years service

27 After funds have been in account for 28-30 months

31 Once every 32-34 months

Emergency loans are permitted due to:

35 Purchase of home

36 Education of immediate family member

37 Illness or death in family

38 Sudden uninsured loss

39 Layoff or curtailment of family income

40 Plant shutdown

41 Employee must be at least age 42-43

44 Any reason

45 Other

46 Remarks

47 Not determinable

48 Not applicable

49 Action code

810
1-3

What is the maximum amount which can be borrowed from the employee's account, including that portion derived from employer contributions?

20 No limit, entire account may be borrowed

21 Internal Revenue Code limitation-entire account may be borrowed if balance is \$10,000 or less; otherwise, lesser of 50% of account or \$50,000

22 23-24 % of the value of the employee's account

25 Other partial loan

26 Remarks

27 Not determinable

28 Not applicable

29 Action code

815
1-3

What is the schedule and terms of repayment of the loan? Check appropriate spaces.

Repayment schedule: (check one)

20 Loan must be repaid in 21-22 years or less

23 Repayment schedule varies by reason for loan

24 At discretion of plan administrators

Rate of interest (check one)

25 26-27 %

28 Determined by T-bill, prime, or industrial bond rate

29 Rate varies by reason for loan

30 At discretion of plan administrators

31 Determined by return on guaranteed investment contract

32 Other

33 Remarks

34 Not determinable

35 Not applicable

36 Action code

DISTRIBUTION OF ACCOUNT

820
1-3

When are benefits or stock derived from employer contributions first distributed without penalty? Check appropriate spaces.

20 At retirement age

21 Death

22 Disability

23 Termination of employment

24 Other

25 Remarks

26 Not determinable

27 Not applicable

28 Action code

825
1-3

What are the methods of cash payment permitted by this plan?
If form varies by type of separation, code for retirement. Check
appropriate spaces.

20 Annuity for life (including joint-and-survivor forms of
 payment)

21 Installments (including period certain)

22 Lump-sum distribution (including 10-year forward tax averaging)

23 Other

24 Remarks

25 Not determinable

26 Not applicable (stock distribution only)

27 Action code

QUALIFIED STATUS830
1-3

Defined contribution plans must fall into one of three categories to be "qualified" for tax-exempt status with the IRS. Which of the three categories does this plan most closely fit? This may be answered in the ERISA section of your plan document.

20 Money purchase - employer pays fixed percentage of pay, regardless of profits into an individual employee account which cannot be withdrawn or borrowed from prior to termination of employment.

21 Profit sharing - employer makes contributions from current or accumulated profits which are placed into individual employee account; some portion may be withdrawn as income or borrowed from the employee's account.

22 Stock bonus - employer contributions are not dependent on profits and payouts are made in the form of company stock; some portion of the account may be available to employee prior to termination of employment; employee has option of receiving cash benefits

23 Other (including combinations)

24 Remarks

25 Not determinable

26 Not applicable (plan is nonqualified)

27 Action code